

## REMARKS

Claims 1-20, 22, 24-33, 35-50, 52-54, and 56 are pending after this amendment.

Applicants have amended claim 49 in order to more particularly define the invention. Claim 51 has been canceled.

Applicants submit that the claims are patentably distinct over Nemzow, for at least the following reason. The claims recite selecting a historical exchange rate for a transaction as follows: if the date of the transaction corresponds to a time period of one of the historical exchange rates, automatically selecting the historical exchange rate, and if the date of the transaction does not correspond to a time period of one of the historical exchange rates, automatically selecting a historical exchange rate having a most recent time period among available historical exchange rates having time periods prior to the date of the transaction. Nemzow fails to describe any technique of selecting a historical exchange rate in the manner claimed herein.

Accordingly, Applicants submit that the claims, as amended, are patentably distinct over the cited references.

On the basis of the above remarks, consideration of this application and the early allowance of all claims herein are requested. Should the Examiner feel that outstanding issues remain and that a telephone interview would be productive in advancing this patent application, the Examiner is invited to telephone Applicants' representative at the number shown below.

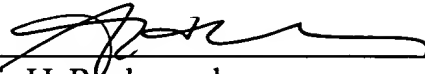
Favorable action is solicited.

Respectfully submitted,  
Andrew D. Holmes,  
Lee Horigan,  
Jeffrey A. Langston,  
David McMurtry,  
Sylvain Tremblay, and  
Raymond P. Trounday

Dated:

JAN 12/04

By:

  
Amir H. Raubvogel

Registration #37,070

Fenwick & West LLP

801 California Street

Mountain View, CA 94041

Phone: (650) 335-7276

Fax: (650) 938-5200